DAF Deadlines and Timing at a Glance

A quick guide for year-end charitable giving

Key dates

December 19	December 31	January 1
December 19 – Last guaranteed day to open a new Renaissance Charitable DAF before year-end.	**December 31** – Last day to contribute to an existing DAF for 2025 tax-year crediting	**January 1** – OBBBA's new limits take effect (0.5% AGI floor + deduction caps)

*Applications received after this date will be processed on a best-efforts basis and may not be completed in time for year-end contributions.

What needs attention now

If your client already has an RCF DAF

- **Ask if they're facing year-end income triggers**
  - Bonuses, RSUs, or pass-through income may make a year-end gift timely.
- **Contribute before December 31**
  - Cash, stock, or other appreciated assets can be gifted up to year-end.

If your client needs a new DAF

- **Open the account by December 19**
  - This ensures they can fund in time for 2025 deduction value. We'll continue to process applications, but 2025 tax year processing cannot be guaranteed after this date.
- **If they're planning a large or noncash gift**
  - Let us know immediately as complex assets require additional review and processing time.

A quick decision path

Is the DAF already open?

- **Yes** → Contribute by Dec. 31
- **No** → Open by Dec. 19 so contributions can be made before year-end

Is the client contributing complex assets?

- **Yes** → Contact Ren now
- **No** → Cash or marketable securities can move quickly

Why timing matters this year

Starting January 1, OBBBA introduces new limits that reduce the value of charitable deductions in 2026 and beyond.

Gifts made in 2025 avoid the 0.5% AGI floor and high-earner deduction caps.

We're here to help.

Your Charitable Strategist team is available for a quick consult on timelines, asset types, and year-end processing. Reach out at AskanExpert@reninc.com.

*Please consult with a qualified tax or legal professional to determine how charitable contributions and timing may affect your specific situation.